## **REMARKS**

Applicants respectfully request that the above application be reconsidered, as amended. Claims 1-35 are currently pending.

It is respectfully requested that the foregoing Preliminary Amendment be entered prior to examination of the application. Applicants have amended the claims to remove multiple dependencies and to place the application in condition for examination and allowance. No new matter is added.

If the Examiner has any questions or concerns regarding the present response, the Examiner is invited to contact Ajay A. Jagtiani at 703-591-2664, Ext. 2001.

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance, and favorable action is respectfully solicited.

Respectfully submitted,

Ajay A. Jagtiani Reg. No. 35,205

JAGTIANI + GUTTAG Democracy Square Business Center 10363-A Democracy Lane Fairfax, Virginia 22030 703-591-2664

June 2, 2006